

**CHAPTER 13 PLAN
UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF MISSISSIPPI**

Debtor: Lawrence Wills SSN: XXX-XX-9570
Joint Debtor: _____ SSN: XXX-XX-
Address: Post Office Box 116
Darling, MS 38623

CASE NO. 16-13580
Median Income: ☐ Above ☐ Below

THIS PLAN DOES NOT ALLOW CLAIMS. Creditors must file a proof of claim to be paid under any plan that may be confirmed. The treatment of ALL secured and priority debts must be provided for in this plan.

PAYMENT AND LENGTH OF PLAN

The plan period shall be for a period of 60 months, not to be less than 36 months for below median income debtor(s), or less than 60 months for above median income debtor(s).

- (A) Debtor shall pay \$ 1,100.00 (☒ monthly, ☐ semi-monthly, ☐ weekly, or ☐ bi-weekly) to the chapter 13 trustee. Unless otherwise ordered by the Court, an Order directing payment shall be issued to Debtor's employer at the following address:

Plan payments deducted from bank account.

First plan payment deduction is on 11/5/16.

The debtor is retired.

- (B) Joint Debtor shall pay \$ _____ (☐ monthly, ☐ semi-monthly, ☐ weekly, or ☐ bi-weekly) to the chapter 13 trustee. Unless otherwise ordered by the Court, an Order directing payment shall be issued to Debtor's employer at the following address:

PRIORITY CREDITORS.

Filed claims which are not disallowed are to be paid in full or as ordered by the Court as follows:

Internal Revenue Service: \$ _____ at \$ _____/month
Mississippi Dept. of Revenue: \$ _____ at \$ _____/month
Other/_____: \$ _____ at \$ _____/month

DOMESTIC SUPPORT OBLIGATION. DUE TO:

Mary ~~WILL~~ ALLEN RECCA
11 Seneca circle
Goosecreek, SC 29445

POST PETITION OBLIGATION: In the amount of \$ 1,462.42 per month beginning October 2016.
To be paid ☐ direct, ☒ through ~~payroll~~ deduction, or ☐ through the plan.

Retirement

PRE-PETITION ARREARAGE: In the total amount of \$ _____ through _____ which shall be paid in the amount of \$ _____ per month beginning _____.
To be paid ☐ Direct, ☐ through payroll deduction, or ☐ through the plan.

HOME MORTGAGES. All claims secured by real property which are to be paid through the plan shall be scheduled below. Absent an objection by a party in interest, the plan will be amended consistent with the proof of claim filed herein, subject to the start date for the continuing monthly mortgage payment proposed herein.

Mtg pmts to _____	Beginning _____	@ \$ _____	<input type="checkbox"/> Plan <input checked="" type="checkbox"/> Direct
Mtg pmts to <u>Clear Springs-2nd mtg</u>	Beginning <u>10/2016</u>	@ \$ <u>319.40</u>	<input type="checkbox"/> Plan <input checked="" type="checkbox"/> Direct
Mtg pmts to <u>(no arrearage)</u>	Beginning _____	@ \$ _____	<input type="checkbox"/> Plan <input type="checkbox"/> Direct

Mtg arrears to _____	Through _____	\$ _____	@ \$ _____/mo
Mtg arrears to <u>Clear Springs-2nd mtg</u>	Through _____	\$ _____	@ \$ _____/mo
Mtg arrears to <u>(no arrearage)</u>	Through _____	\$ _____	@ \$ _____/mo

Debtor's Initials _____ Joint Debtor's Initials _____ Chapter 13 Plan, Page 1 of 3

MORTGAGE CLAIMS TO BE PAID IN FULL OVER PLAN TERM:

Creditor: Ocwen - 1st mortgage Approx. amt. due: \$10,675.80 Int. Rate: 5
 Property Address: 189 Fox Road, Marks, MS Are related taxes and/or insurance escrowed ☐ Yes ☒ No

Creditor: _____ Approx. amt. due: _____ Int. Rate: _____
 Property Address: _____ Are related taxes and/or insurance escrowed ☐ Yes ☐ No

NON-MORTGAGE SECURED CLAIMS. Creditors that have filed claims that are not disallowed are to retain lien(s) pursuant to 11 U.S.C. § 1325(a)(5)(B)(i)(I) until the payment of the debt determined as under non-bankruptcy law or discharge. Such creditors shall be paid as secured claimants the sum set out below or pursuant to other order of the Court. The portion of the claim not paid as secured shall be treated as a general unsecured claim.

CREDITOR'S NAME	COLLATERAL	910* CLM	APPROX. AMT. OWED	VALUE	INT. RATE	PAY VALUE OR AMT. OWED
<u>Wells Fargo Dealer Service</u>	<u>2013 Honda</u>		<u>\$24,980.00</u>	<u>\$21,000.00</u>	<u>5</u>	<u>VALUE</u>
	<u>(not 910 vehicle)</u>					
<u>Nissan</u>	<u>2013 Nissan</u>		<u>\$20,792.59</u>	<u>\$20,000.00</u>	<u>5</u>	<u>VALUE</u>
	<u>(not 910 vehicle)</u>					
	<u>daughter uses school</u>					

* The column for "910 CLM" applies to both motor vehicles and "any other thing of value" as used in the "hanging paragraph" of 11 U.S.C. § 1325

SPECIAL CLAIMANTS including, but not limited to, co-signed debts, abandonment of collateral, direct payments by Debtor, etc. For all abandoned collateral Debtor will pay \$0.00 on the secured portion of the debt. Where the proposal is for payment, creditor must file a proof of claim to receive proposed payment.

CREDITOR'S NAME	COLLATERAL	APPROX. AMT. OWED	PROPOSED TREATMENT
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

STUDENT LOANS which are not subject to discharge pursuant to 11 U.S.C. §§ 523(a)(8) and 1328(c) are as follows (such debts shall not be included in the general unsecured total):

CREDITOR'S NAME	APPROX. AMT. OWED	CONTRACTUAL MO. PMT.	PROPOSED TREATMENT
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

SPECIAL PROVISIONS which may apply to any or all payments to be paid through the plan, including, but not limited to, adequate protection payments:

The Escrow for taxes and insurance is direct by the debtor outside the plan.

Financial Management Certificate has been filed with the Court. See docket number 7

GENERAL UNSECURED CLAIMS total approximately \$ _____. Such claims must be **timely filed** and not disallowed to receive payment as follows: _____ IN FULL (100%), _____ 0 _____%(percent) MINIMUM, or a total distribution of \$ _____, with the Trustee to determine the percentage distribution. **Those general unsecured claims not timely filed shall be paid nothing, absent order of the Court.**

Debtor's Initials _____

Joint Debtor's Initials _____

Chapter 13 Plan, Page 2 of 3

Total attorney fee charged: \$ 3,200.00
Attorney fee previously paid: \$ 307.00
Attorney fee to be paid in plan: \$ 2,893.00

The payment of administrative costs and aforementioned attorney fees are to be paid pursuant to Court order and/or local rules.

Automobile Insurance Co/Agent

Telephone/Fax: _____

Attorney for Debtor (Name/Address/Phone/Email)

John M. Sherman

Post Office Box 1900

Clarksdale, MS 38614

Telephone No. 662-627-5301

Facsimile No. 662-627-5315

Email address Jsher203@bellsouth.net

DATED: 10/21/2016

DEBTOR'S SIGNATURE

/s/ Lawrence Wills

JOINT DEBTOR'S SIGNATURE

ATTORNEY'S SIGNATURE

/s/ John M. Sherman